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**STATE OF OREGON  
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES  
DIVISION OF FINANCIAL REGULATION**

In the Matter of:

Case No. DM-25-0024

Allied Enrollment Centers, LLC

Respondent

**FINAL ORDER TO CEASE AND  
DESIST AND ASSESSING CIVIL  
PENALTIES, ENTERED BY  
DEFAULT**

On August 5, 2025, the Division of Financial Regulation (“Division”), acting on behalf of the Director of the Department of Consumer and Business Services for the State of Oregon (“Director”), served an Order to Cease and Desist, Proposed Order Assessing Civil Penalties, and Notice of Right to an Administrative Hearing (“Notice”) to Allied Enrollment Centers, LLC (“Allied Enrollment”) via regular and certified United States mail to its business address and to the address of its registered agent in California.

The Notice offered Allied Enrollment an opportunity for a hearing if requested within 20 days of the Notice. The Notice further informed Allied Enrollment that if a hearing were not conducted because Allied Enrollment did not timely request a hearing or otherwise defaulted, then the designated portion of the Division’s file and all materials submitted by Allied Enrollment in this case would automatically become part of the contested case record for the purpose of proving a prima facie case. test

The Director did not receive a request for a hearing from Allied Enrollment and did not conduct a hearing.

The Director finds that the record of this proceeding proves a prima facie case.

Now, therefore, after considering the relevant portions of the Division’s file relating to this matter, the Director finds and orders as follows:

Division of Financial Regulation  
Labor and Industries Building  
350 Winter Street NE, Suite 410  
Salem, OR 97301-3881  
Telephone: (503) 378-4387



1 **FINDINGS OF FACT**

2 The Director FINDS that:

3 1. At all times material, Allied Enrollment Centers, LLC (“Allied Enrollment”) is  
4 a limited liability company organized in California. According to its filings with the  
5 California Secretary of State, Allied Enrollment has a principal business address located  
6 at 151 Kalmus Dr. Bldg E, Suite 250, Costa Mesa, CA 92626.

7 2. In its Statement of Information filed with the California Secretary of State,  
8 Allied Enrollment stated that its type of business is “document prep for client debt relief.”

9 3. Allied Enrollment operates the website <https://alliedenrollmentcenters.com> and  
10 states on its website that it “assist[s] borrowers with document preparation for federal  
11 student loan consolidation and repayment programs” and charges “fees upon successful  
12 completion of services.”

13 4. Allied Enrollment has never been registered with the Oregon Secretary of State  
14 to conduct business in Oregon and has never been registered with the Division as a debt  
15 management service provider (“DMSP”).

16 5. Allied Enrollment has not obtained a surety bond that is required for licensed  
17 debt management service providers in Oregon.

18 6. On or about July 8, 2024, Oregon consumer NW<sup>1</sup> filed a complaint with the  
19 Oregon Department of Justice against Allied Enrollment, which was forwarded to the  
20 Division on July 22, 2024.

21 7. As described in the complaint, Allied Enrollment solicited NW to consolidate  
22 NW’s student loan payments and advised NW to make payments directly to Allied  
23 Enrollment rather than to NW’s student loan servicer.

24 8. On July 22, 2024, after receiving NW’s complaint, the Division began an  
25

26 <sup>1</sup> The complainant’s initials are used to protect their privacy.





1 investigation into Allied Enrollment to determine whether Allied Enrollment violated the  
2 Oregon Debt Management Service Provider Law. On the same date, the Division sent a  
3 request for information seeking a list of all Oregon consumers that had entered into debt  
4 management service agreements with Allied Enrollment from January 1, 2021, through  
5 July 22, 2024, and required a written response by August 13, 2024, (“Request for  
6 Information”).

7 9. The Request for Information was sent via first class and certified mail to Allied  
8 Enrollment’s registered agent listed with the California Secretary of State, Kent Smith  
9 (“Smith”), and via email to info@myalliedteam.com.

10 10. On August 16, 2024, the Division contacted Allied Enrollment via telephone  
11 and spoke with Smith, who indicated that Allied Enrollment had received the Request for  
12 Information but wanted to speak with legal counsel before responding. On the same date,  
13 the Division re-sent NW’s complaint and request for information via email and extended  
14 the time to respond to the Request for Information until September 3, 2024.

15 11. After receiving no response, on September 4, 2024, the Division sent a follow-  
16 up email to Allied Enrollment seeking a timeline to provide the information requested in  
17 the Request for Information. To date, Allied Enrollment has not responded to the  
18 Request for Information.

19 12. On February 11, 2025, the Division sent interrogatories to Allied Enrollment  
20 via first class and certified mail requesting that Allied Enrollment answer each of the  
21 interrogatories in writing and under oath later than March 7, 2025.<sup>2</sup> Each interrogatory  
22 related to Allied Enrollment’s DMSP activity in Oregon that was the subject of the  
23 Division’s investigation.

24  
25 <sup>2</sup> Interrogatories were sent to Allied Enrollment’s principal place of business as identified in its California  
26 Secretary of State filings at 151 Kalmus Dr., Bldg E, Ste 250 and to its registered agent, Kent Smith, at 340  
Cypress Dr. Apt 1, Laguna Beach, CA 92651.

1 13. To date, Allied Enrollment has not provided a response to the Division's  
2 interrogatories.

3 **CONCLUSIONS OF LAW**

4 The Director CONCLUDES that:

5 14. By engaging in the activity described in paragraphs 3, 4, 5, and 7 of this Order,  
6 Allied Enrollment offered to modify the terms and conditions of an existing loan from, or  
7 obligation to, a third party. In doing so, Allied Enrollment performed a debt management  
8 service as defined in ORS 697.602(2)(c).

9 15. By offering to perform a debt management service to one Oregon consumer  
10 without being registered with the Division, Allied Enrollment committed one violation of  
11 ORS 697.612(1)(a) .

12 16. By offering to perform one debt management service in Oregon without having  
13 the surety bond required, Allied Enrollment committed one violation of ORS 697.642.

14 17. By failing to provide a response under oath to the Division's written  
15 interrogatories, Allied Enrollment violated ORS 697.732(1)(c).

16 18. By failing to provide the Division with documents relating to the "accounts,  
17 records, [and] papers" of Allied Enrollment's Oregon clients during the course of the  
18 Division's investigation, Allied Enrollment violated ORS 697.732(3).

19 19. ORS 697.832(1) authorizes the Director to assess a civil penalty against Allied  
20 Enrollment of up to \$5,000.00 *per violation* of the Oregon Debt Management Service  
21 Provider Law.

22 20. Because the Director has reason to believe that Allied Enrollment violated  
23 ORS 697.612(1), the Director is authorized under ORS 697.825(1)(a) to order the  
24 company to cease and desist from violating these statutes.

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**ORDERS**

Now therefore, the Director issues the following ORDERS:

***Order to Cease and Desist***

21. As authorized by ORS 697.825(1)(a), the Director ORDERS Allied Enrollment to CEASE AND DESIST from violating ORS 697.612(1) and ORS 697.642.

***Order Assessing Civil Penalties***

22. As authorized by ORS 697.832(1), the Director ORDERS Allied Enrollment to pay \$10,000.00 in CIVIL PENALTIES, allocated as follows:

- A. \$5,000.00 for violating ORS 697.612(1)(a); and
- B. \$5,000.00 for violating ORS 697.692(1).

**FINAL ORDER**

23. This Order is a “Final Order” under ORS 183.310(6)(b). Subject to that provision, the entry of this Order does not limit other remedies that are available to the Director under Oregon law.

SO ORDERED this 9th day of September, 2025

**SEAN O’DAY**, Interim Director  
Department of Consumer and Business Services

/s/ Dorothy Bean  
Dorothy Bean, Chief of Enforcement  
Division of Financial Regulation

**NOTICE OF RIGHT TO JUDICIAL APPEAL**

You may be entitled to judicial review of this Order under ORS 183.482. You may request judicial review by filing a petition with the Court of Appeals in Salem, Oregon, within 60 days from the date of this Order is served.

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